# How to Calculate Your Unemployment Insurance Contribution Rate







## Information Needed

- 2009 Contribution Rate Notice
  - Reserve Balance 2008
  - Annual Taxable Payroll for 2007 and 2008
- 2009 Statement of Benefit Charges Quarterly
- 2009 Contributions Paid Quarterly Filings, UC-B6
- Contribution Rate Schedule A to H
- 2009 Estimated Annual Taxable Payroll

# Contribution Rate Notice



## STATE OF HAWAII DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS UNEMPLOYMENT INSURANCE DIVISION

ABC Corporation ACCOUNT NUMBER 0001234567
FEIN 99-9999999
DATE MAILED 03/20/09

830 Punchbowl St. DATE COMPILED 03/13/09
Honolulu, HI 96813 LIABLE DATE 01/01/89

#### CONTRIBUTION RATE NOTICE FOR CALENDAR YEAR 2009

YOUR CONTRIBUTION RATE AND EMPLOYMENT AND TRAINING ASSESSMENT RATE FOR CALENDAR YEAR 2009 ARE LISTED BELOW

CONTRIBUTION RATE 1.1% E&T ASSESMENT RATE .01%

THE TABULATION SHOWS ANNUAL TAXABLE PAYROLL AND CONTRIBUTION DATA REPORTED ON YOUR QUARTERLY CONTRIBUTION REPORTS FOR 2006, 2007, AND 2008, AND BENEFITS CHARGED TO YOUR ACCOUNT FOR 2008.

RESERVE 12/31/07 78,690.00 ANNUAL TAXABLE PAYROLL CONTRIBUTIONS + 21,293.00 2008 BENEFITS CHARGED 779.00 2007 2,100,500.00 2008 1,400,200.00

RESERVE 12/31/08 99,204.00 ANNUAL AVG 1,667,040.00

RESERVE RATIO (RESERVE 12/31/08 / AVERAGE ANNUAL PAYROLL) = .0595

CONTRIBUTION RATE SCHEDULE IN EFFECT: A



## Statement of Benefit Charges

L1PBR51R   10/01/08	STATE OF HAV	VAII, DEPARTMEN UNEMPLOYMENT I			RIALI	RELATIONS	i
00:27:36.8		STATEMENT O	F BENEFIT	CHARGES		PA	GE 1
ABC Compo	ora‡ico			EMPLOYER #	10	0001.040	1,97
830 Pamel Hemelulu,	mbowl St. HT 96713			QUARTER EN Statement			
SOCIAL SECURITY NO	CLAIMANT N	IAME		YOJR N %		CHARGE	CRÉDIT
545-51-5154	Smith, Br	uce	04/20/0 TOTAL	8 59.565	8	526.56 526.56	.00
		NET CHARGE/	CREDIT TO	YOUR RESER	YE	\$ <b>5</b> 2	6.56

# Form UC-B6



STATE OF HAWAII DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS UNEMPLOYMENT INSURANCE DIVISION

QUARTERLY WAGE, CONTRIBUTION AND EMPLOYMENT AND TRAINING ASSESSMENT REPORT

-			

999999999

ABC CORPORATION 830 PUNCHBOWL ST. HONOLULU, HT. 96813

ACCOUNT # 0001040197

FEIN

DO NOT WRITE IN THIS SPACE

For Quarter Ending Delinquent After

033110 043010

3) TOTAL QTR WAGES PAID

HONOLULU, HI. 96813

1) EMPLOYEE'S SSN#

TAX OFFICE RECEIVED DATE

2) EMPLOYEE'S NAME (LAST, FIRST)

#### INTERNET FILERS:

To complete the filing process, go to https://hui.ehawaii.gov to file your Quarterly Wage Report, Quarterly Contribution and E&T Assessment Report and pay your contributions online.

0001040197	10/1
Contribution Rate	E&T Rate
3.20	.01 %

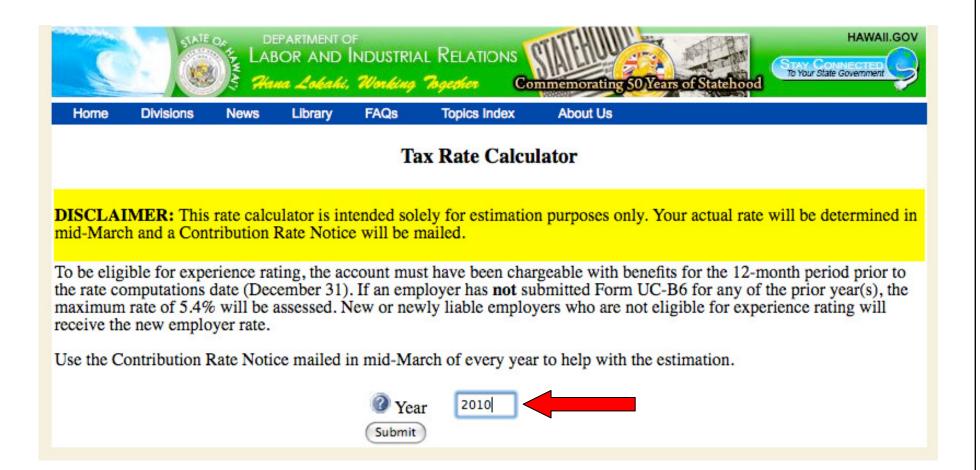
1st Month	2nd Month	3rd Month
2	2	2
I CERTIFY THAT	THE INFORMATIO	N ON THIS REPORT IS TRUE AND CORRECT.
SIGNED BY:		
PRINT NAME: _X		
TITLE: X		
TELEPHONE NUM	BER: X	
DATE: X		

6) TOTAL WAGES PAID THIS	QUARTER	71760.00
7) EXCESS WAGES	37800	3800.00
8) NET TAXABLE WAGES		67960.00
9) CONTRIBUTIONS DUE	.0320	2174.72
10) E&T ASSESSMENT DUE	.0001	6.80
11) AMOUNT DUE		2181.52
12) OVERPAYMENT		.00
13) ADJUSTED CONTRIBUTIO	NS DUE	2181.52
14) PENALTY AND INTEREST		.00
15) TOTAL PAYMENT DUE		2181.52
16) TOTAL REMITTANCE		2181.52

31

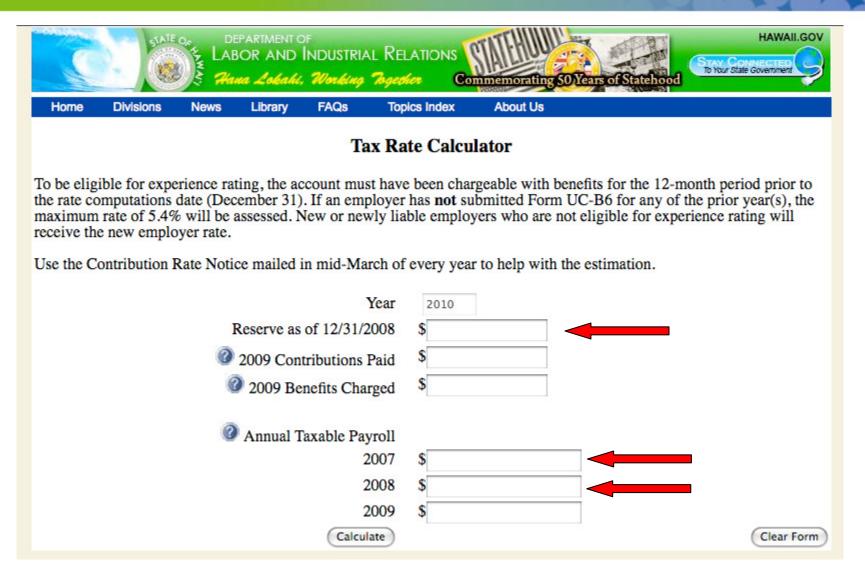
### **UI Contribution Calculator**





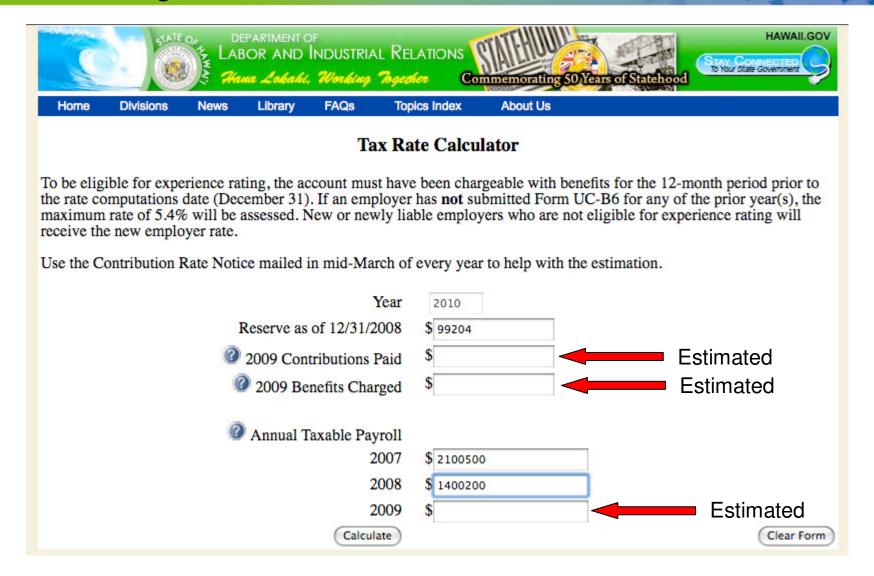
### **UI Contribution Calculator**





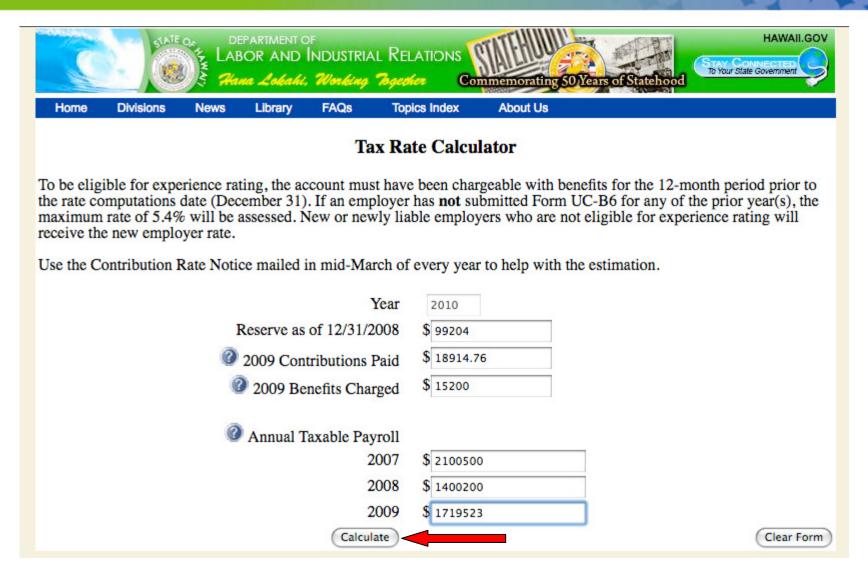


#### Calculating Your Contribution Rate



# Calculating Your Contribution Rate







### Calculating Your Contribution Rate



#### Tax Rate Calculator

To be eligible for experience rating, the account must have been chargeable with benefits for the 12-month period prior to the rate computations date (December 31). If an employer has **not** submitted Form UC-B6 for any of the prior year(s), the maximum rate of 5.4% will be assessed. New or newly liable employers who are not eligible for experience rating will receive the new employer rate.

Use the Contribution Rate Notice mailed in mid-March of every year to help with the estimation.

Year	2010		
Reserve Balance		Annual Taxable Payroll	
Reserve as of 12/31/2008	\$ 99,204.00	2009	\$ 1,719,523.00
2009 Contributions Paid	\$ 18,914.76	2008	\$ 1,400,200.00
2009 Benefits Charged	\$ 15,200.00	2007	\$ 2,100,500.00
@ RESERVE BALANCE	\$ 102,918.76	TOTAL PAYROLL	\$ 5,220,223.00

Reset

Reserve Balance / Average Annual Taxable Payroll = Reserve Ratio \$102,918.76 / \$1,740,074.33 = 0.0591



### Contribution Rate Schedules

ules* (rates	in perce	ntages)					
A	В	C	D	E	F	G	H
0.0	0.0	0.0	0.2	0.6	1.2	1.8	2.4
0.0	0.0	0.1	0.4	0.8	1.4	2.0	2.6
0.0	0.0	0.2	0.6	1.0	1.6	2.2	2.8
0.0	0.1	0.4	0.8	1.2	1.8	2.4	3.0
0.0	0.2	0.6	1.0	1.4	2.0	2.6	3.2
0.1	0.3	0.8	1.2	1.6	2.2	2.8	3.4
0.3	0.5	1.0	1.4	1.8	2.4	3.0	3.6
0.5	0.7	1.2	1.6	2.0	2.6	3.2	3.8
0.7	0.9	1.4	1.8	2.2	2.8	3.4	4.0
0.9	1.1	1.6	2.0	2.4	3.0	3.6	4.2
1.1	1.3	1.8	2.2	2.6	3.2	3.8	4.4
1.3	1.5	2.0	2.6	3.0	3.6	4.2	4.8
1.7	1.9	2.4	3.0	3.4	4.0	4.6	5.2
2.1	2.3	2.8	3.4	3.8	4.4	5.0	5.4
2.5	2.7	3.2	4.0	4.4	5.0	5.4	5.4
2.9	3.1	3.6	4.6	5.0	5.4	5.4	5.4
3.4	3.6	4.2	5.2	5.4	5.4	5.4	5.4
4.1	4.2	4.8	5.4	5.4	5.4	5.4	5.4
4.7	4.8	5.4	5.4	5.4	5.4	5.4	5.4
5.4	5.4	5.4	5.4	5.4	5.4	5.4	5.4
	A 0.0 0.0 0.0 0.0 0.0 0.0 0.1 0.3 0.5 0.7 0.9 1.1 1.3 1.7 2.1 2.5 2.9 3.4 4.1 4.7	A B  0.0 0.0  0.0 0.0  0.0 0.0  0.0 0.0  0.0 0.1  0.0 0.2  0.1 0.3  0.3 0.5  0.5 0.7  0.7 0.9  0.9 1.1  1.1 1.3  1.3 1.5  1.7 1.9  2.1 2.3  2.5 2.7  2.9 3.1  3.4 3.6  4.1 4.2  4.7 4.8	0.0       0.0       0.0         0.0       0.0       0.1         0.0       0.0       0.2         0.0       0.1       0.4         0.0       0.2       0.6         0.1       0.3       0.8         0.3       0.5       1.0         0.5       0.7       1.2         0.7       0.9       1.4         0.9       1.1       1.6         1.1       1.3       1.8         1.3       1.5       2.0         1.7       1.9       2.4         2.1       2.3       2.8         2.5       2.7       3.2         2.9       3.1       3.6         3.4       3.6       4.2         4.1       4.2       4.8         4.7       4.8       5.4	A         B         C         D           0.0         0.0         0.0         0.2           0.0         0.0         0.1         0.4           0.0         0.0         0.2         0.6           0.0         0.1         0.4         0.8           0.0         0.2         0.6         1.0           0.1         0.3         0.8         1.2           0.3         0.5         1.0         1.4           0.5         0.7         1.2         1.6           0.7         0.9         1.4         1.8           0.9         1.1         1.6         2.0           1.1         1.3         1.8         2.2           1.3         1.5         2.0         2.6           1.7         1.9         2.4         3.0           2.1         2.3         2.8         3.4           2.5         2.7         3.2         4.0           2.9         3.1         3.6         4.6           3.4         3.6         4.2         5.2           4.1         4.2         4.8         5.4           4.7         4.8         5.4         5.4	A         B         C         D         E           0.0         0.0         0.2         0.6           0.0         0.0         0.1         0.4         0.8           0.0         0.0         0.2         0.6         1.0           0.0         0.1         0.4         0.8         1.2           0.0         0.2         0.6         1.0         1.4           0.1         0.3         0.8         1.2         1.6           0.3         0.5         1.0         1.4         1.8           0.5         0.7         1.2         1.6         2.0           0.7         0.9         1.4         1.8         2.2           0.9         1.1         1.6         2.0         2.4           1.1         1.3         1.8         2.2         2.6           1.3         1.5         2.0         2.6         3.0           1.7         1.9         2.4         3.0         3.4           2.1         2.3         2.8         3.4         3.8           2.5         2.7         3.2         4.0         4.4           2.9         3.1         3.6         4.6 <td>A         B         C         D         E         F           0.0         0.0         0.0         0.2         0.6         1.2           0.0         0.0         0.1         0.4         0.8         1.4           0.0         0.0         0.2         0.6         1.0         1.6           0.0         0.1         0.4         0.8         1.2         1.8           0.0         0.2         0.6         1.0         1.4         2.0           0.1         0.3         0.8         1.2         1.6         2.2           0.3         0.5         1.0         1.4         1.8         2.4           0.5         0.7         1.2         1.6         2.0         2.6           0.7         0.9         1.4         1.8         2.2         2.8           0.9         1.1         1.6         2.0         2.4         3.0           1.1         1.3         1.8         2.2         2.6         3.2           1.3         1.5         2.0         2.6         3.0         3.6           1.7         1.9         2.4         3.0         3.4         4.0           2.1<!--</td--><td>A         B         C         D         E         F         G           0.0         0.0         0.0         0.2         0.6         1.2         1.8           0.0         0.0         0.0         0.1         0.4         0.8         1.4         2.0           0.0         0.0         0.2         0.6         1.0         1.6         2.2           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.2         0.6         1.0         1.4         2.0         2.6           0.1         0.3         0.8         1.2         1.6         2.2         2.8           0.3         0.5         1.0         1.4         1.8         2.4         3.0           0.5         0.7         1.2         1.6         2.0         2.6         3.2           0.7         0.9         1.4         1.8         2.2         2.8         3.4           0.9         1.1</td></td>	A         B         C         D         E         F           0.0         0.0         0.0         0.2         0.6         1.2           0.0         0.0         0.1         0.4         0.8         1.4           0.0         0.0         0.2         0.6         1.0         1.6           0.0         0.1         0.4         0.8         1.2         1.8           0.0         0.2         0.6         1.0         1.4         2.0           0.1         0.3         0.8         1.2         1.6         2.2           0.3         0.5         1.0         1.4         1.8         2.4           0.5         0.7         1.2         1.6         2.0         2.6           0.7         0.9         1.4         1.8         2.2         2.8           0.9         1.1         1.6         2.0         2.4         3.0           1.1         1.3         1.8         2.2         2.6         3.2           1.3         1.5         2.0         2.6         3.0         3.6           1.7         1.9         2.4         3.0         3.4         4.0           2.1 </td <td>A         B         C         D         E         F         G           0.0         0.0         0.0         0.2         0.6         1.2         1.8           0.0         0.0         0.0         0.1         0.4         0.8         1.4         2.0           0.0         0.0         0.2         0.6         1.0         1.6         2.2           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.2         0.6         1.0         1.4         2.0         2.6           0.1         0.3         0.8         1.2         1.6         2.2         2.8           0.3         0.5         1.0         1.4         1.8         2.4         3.0           0.5         0.7         1.2         1.6         2.0         2.6         3.2           0.7         0.9         1.4         1.8         2.2         2.8         3.4           0.9         1.1</td>	A         B         C         D         E         F         G           0.0         0.0         0.0         0.2         0.6         1.2         1.8           0.0         0.0         0.0         0.1         0.4         0.8         1.4         2.0           0.0         0.0         0.2         0.6         1.0         1.6         2.2           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.1         0.4         0.8         1.2         1.8         2.4           0.0         0.2         0.6         1.0         1.4         2.0         2.6           0.1         0.3         0.8         1.2         1.6         2.2         2.8           0.3         0.5         1.0         1.4         1.8         2.4         3.0           0.5         0.7         1.2         1.6         2.0         2.6         3.2           0.7         0.9         1.4         1.8         2.2         2.8         3.4           0.9         1.1

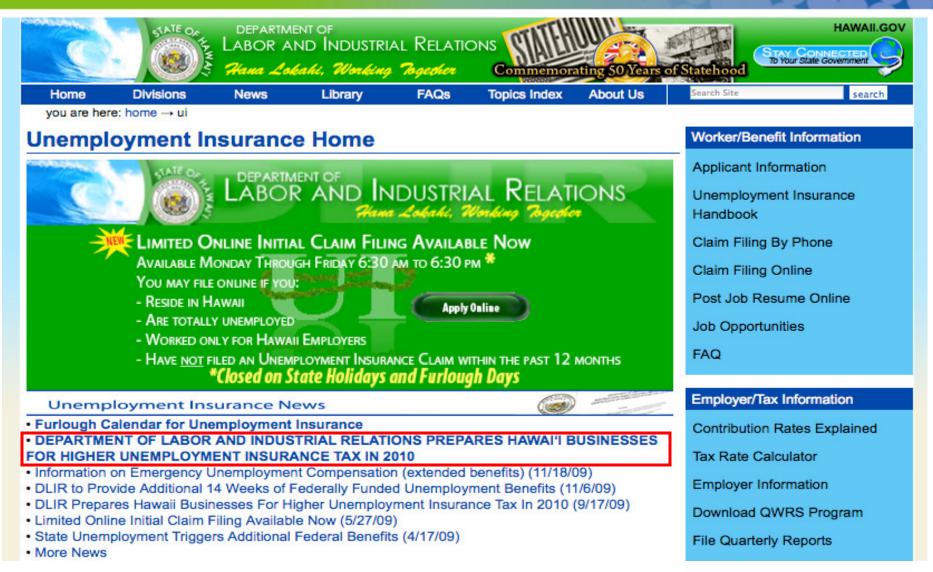


# 2010 UI Tax Projections

- Using QWRS software program
  - -http://hawaii.gov/labor/ui
- Estimate Contributions Due
  - Enter Contribution Rate
  - Enter Taxable Wage Base
- Calculate Projected contributions Due

# http://hawaii.gov/labor/ui





# Scenario A Schedule F & \$37,800 TWB



UI Account Number:	0001040197		
Federal Employer Id No.:	99999999		
Company Name:	ABC CORPORATION		
Street:	830 PUNCHBOWL ST.		
City:	HONOLULU		
State Code:	HI		
Zip Code:	96813	Quarter 1:	
Foreign Post Code:		Quarter 1: Quarter 2:	
Tax Year:	2010	Quarter 3:	
UI Tax Rate (%):	3.20	Quarter 4:	
Wage Base:	37800.00		
E&T Tax Rate (%):	0.01	☐ Record Chan	ged
Please enter your 10 digit Unemp	oloyment Insurance Account Number.		
		<u>S</u> ave	<u>C</u> lose

## **Employer Data Page**





FEIN 999999999 830 PUNCHBOWL ST.

Employer # 0001040197

HONOLULU

Year 2010 
Quarter 
Start New Quarter

Wage Base \$37,800.00
UI Tax Rate (%) 3.20
E&T Tax Rate (%) 0.01
Employees on File: 0
Employee Sort Order: Name
Update Employee Data

Print or View Worksheets

Contribution Worksheet	
Employee Count	0
Total Quarterly Wages	0.00
Excess Wages	0.00
Net Taxable Wages	0.00
UI Contributions Due	0.00
E&T Assessment Due	0.00
Total UI Contributions and E&T Assessment Due	
	0.00
1	

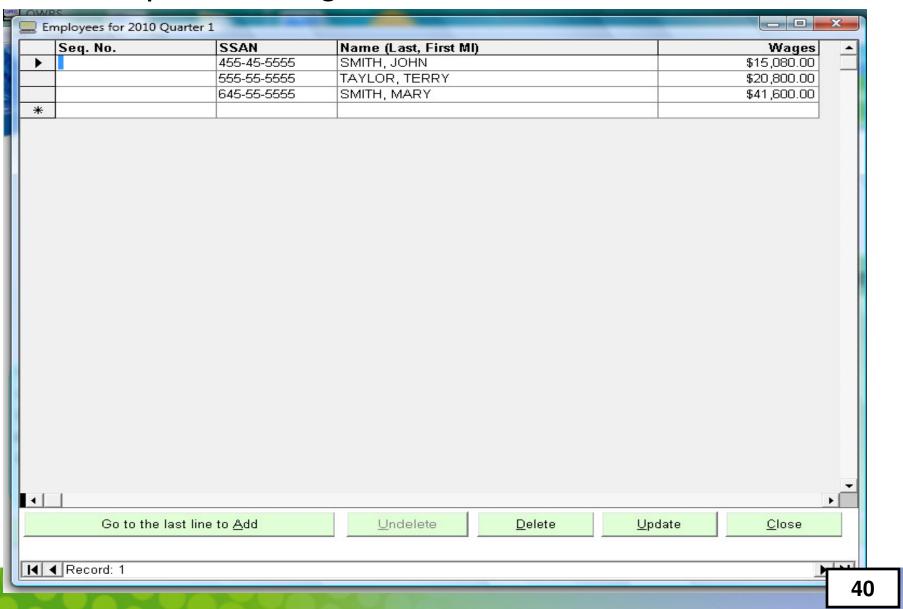
96813

HI

Prepare Transmit File

# Employee Wage Data Three Separate Wage Earners





# Scenario A **Contribution Page**





#### **Quarterly Wage Reporting System**

ARC CODDODATION

		AD	C CORPORATION			
FEIN	99999999	830	PUNCHBOWL ST.			
Employer #	0001040197	10H	NOLULU	Н	96813	
Year Quarter	2010		Contrib	ution	Workshee	∍t
adantor			Employee Count			3
Start New Q	uarter		Total Quarterly Wages			77,480.00
Wage Base	\$ 37,800.0	nn	Excess Wages			3,800.00
UI Tax Rate (%)	3.2		Net Taxable Wages			73,680.00
E&T Tax Rate (%)	0.0	01	UI Contributions Due			2,357.76
Employees on File:		3	E&T Assessment Due			7.37
Employee Sort Order:	SSA	W	Total UI Contributions and E&T A	ssessment Di	ue.	
Update Em	ployee Data					2,365.13
Print or View	w Worksheets			Prepare Tra	nsmit File	

Journal file being used is: C:\Q\VRS Data\ABC Corporation.mdb

9/29/2009 9:05 AM

# Scenario B Schedule A & \$13,000 TWB



UI Account Number:	0001040197		
Federal Employer Id No.:	99999999		
Company Name:	ABC CORPORATION		
Street:	830 PUNCHBOWL ST.		
City:	HONOLULU		
State Code:	HI		
Zip Code:	96813	Quarter 1:	V
Foreign Post Code:		Quarter 2:	
Tax Year:	2010	Quarter 3:	
UI Tax Rate (%):	1.10	Quarter 4:	
Wage Base:	13000.00		
E&T Tax Rate (%):	0.01	Record Chan	ged
Please enter your 10 digit Unemplo	oyment Insurance Account Number.		
		<u>S</u> ave	<u>C</u> lose

# Scenario B **Contribution Page**





#### **Quarterly Wage Reporting System**

ABC CORPORATION 999999999 **FEIN** 830 PUNCHBOWL ST. 0001040197 Employer# HONOLULU HI 96813 Year Contribution Worksheet Quarter **Employee Count** Start New Quarter Total Quarterly Wages 77,480.00 Excess Wages 38,480.00 \$ 13,000.00 Wage Base 39,000.00 Net Taxable Wages 1.10 UI Tax Rate (%) 0.01 UI Contributions Due 429.00 E&T Tax Rate (%) 3 Employees on File: E&T Assessment Due 3.90 SSAN Employee Sort Order: Total UI Contributions and E&T Assessment Due Update Employee Data 432.90 Print or View Worksheets Prepare Transmit File

Journal file being used is: C:\QWRS Data\ABC Corporation.mdb

9/29/2009 9:10 AM

# Comparison of Scenarios A and B



		Scer	nario A	Scer	nario B
WAGE EARNER		Sche	edule F	Sche	dule A
		Tax Rate	TWB	Tax Rate	TWB
		3.20%	\$37,800	1.10%	\$13,000
Minimum Wage Earner					
\$7.25/hr x 40/hr/wk x 52 weeks			\$15,058.00		\$15,058.00
		TAX	\$481.86	TAX	\$143.00
\$10.00/hr Wage Earner					
\$10.00/hr x 40/hr/wk x 52 weeks			\$20,800.00		\$20,800.00
		TAX	\$665.60	TAX	\$143.00
\$20.00/hr Wage Earner					
\$20.00/hr x 40/hr/wk x 52 weeks			\$41,600.00		\$41,600.00
		TAX	\$1,209.60	TAX	\$143.00
Annual Contributions Due			\$2,357.76		\$429.00
Average Annual Contributions Pe	r Employee				
\$2,357.76/3 and \$429.00/3			\$785.92		\$143.00